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EVENT PUBLIC & PRODUCTS LIABILITY COVER

At LCIS, we believe communities thrive when people have the confidence to do what they love.

LCIS supports the passions of local community groups and not-for-profits across Australia by arranging a selection of insurance covers.

The information contained in this brochure, which is current as at the date of publication, provides only a general overview of subjects covered. It is not intended to be taken as legal advice or advice regarding any individual situation and should not be relied upon as such. Any advice contained within this brochure is general advice and does not take into account your objectives, financial situation or needs.

You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies.

Please contact LCIS for the relevant Product Disclosure Statement, or for further information.

LCPA: 22/312, S22-0744.

Planning an event?

As the organiser of a single one-off community or family event there are several key aspects when it comes to insurance and risk management that you should consider.

We can assist you with arranging the following insurance for your community group:

Event Public and Products Liability Insurance:

If you are holding an event, you can be held responsible for things that can go wrong and a Public & Products Liability policy can help manage risk exposures. This policy can be arranged for one off events, or additionally if you are holding multiple events across a year an annual policy can be a more cost-effective option.

**Policy options: 1 day or annual cover
\$10M or \$20M Limit of Liability**

Event Cancellation Insurance:

Event Cancellation Insurance can help protect your organisation's financial investment in community based events should adverse weather or other unforeseen circumstances beyond your control cause the necessary cancellation, abandonment, postponement or interruption of your event. This policy can help cover any financial loss suffered by your organisation as a result.



Public and Products Liability can provide cover for:



LEGAL COSTS

Can provide cover against legal costs in the event that a claim is made against you for claims alleging negligence.



PROPERTY DAMAGE

Can provide cover to your group if you are found negligent for causing property damage whilst acting on behalf of your organisation.



PRODUCTS LIABILITY

Helps protect against claims of personal injury or property damage caused by products sold or supplied by you.



PERSONAL INJURY

Can provide cover for legal costs in the event that a claim is made against you including claims alleging negligence.



THIRD PARTY

Can provide cover for claims made by third parties.



PROPERTY IN YOUR CARE, CUSTODY AND CONTROL

Can provide cover for damage caused to other people's property in your custody or control where you have been negligent.

Types of events we can arrange insurance for:

Conference and Seminars
Pageants / Parades
Music Festivals
Street Parties
Art Festivals
Fetes and Carnivals
Farmers Markets
Makers / Artisan Markets
Fashion Parades / Shows
Weddings
Trivia Nights
Sausage Sizzles
Cultural Festivals
Art Exhibitions
Charity Walks / Fun Runs
Family Birthday / Reunions
Sporting Carnivals
Concerts
Food & Wine Festivals

Need Event Risk Management Advice?

On-site safety at your event is vital. At LCIS, we work with thousands of event organisers to understand their unique risks and how we can best arrange cover for these with the right level of insurance and provide risk management advice.

Visit localcommunityinsurance.com.au for more information.